

**FILED****MAR 15 2001**PEGGY B. DEANS, CLERK  
U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF N.C.**RIDER**

To be attached to and form a part of the Chapter 7 Individual Case  
Bond # SB9934813 dated the 22ND day of October, 2000, issued by:  
CGU INSURANCE COMPANY, as surety,  
on behalf of: HOLMES P. HARDEN, as principal in the penal sum of:

**FIVE MILLION, FIVE HUNDRED THOUSAND AND 00/100 DOLLARS**

In consideration of the premium charged for the attached bond, It  
is hereby agreed that the attached bond be amended as follows:

INCREASE THE AGGREGATE LIMIT:

FROM	TO
\$5,500,000.00	\$6,000,000.00

However, that the attached bond shall be subject to all its  
agreements, limitations and conditions except as herein expressly  
modified, and further that the liability of the Surety under the  
attached bond and the attached bond as amended by this rider shall  
not be cumulative. The surety shall have no liability for any  
losses caused by conduct in which said name Principal or Principals  
engaged prior to the inception date of this bond. This bond is  
continuous.

This rider shall become effective as of the 26TH day of February,  
2001.

Signed, sealed and dated this 5th day of March, 2001.

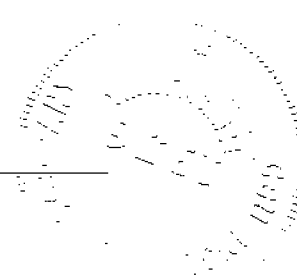
Approved.

*C. Thomas Small*Judge A. Thomas Small  
EDNC**MAR 15 2001**

Date:

**CASE NAME: INTERNATIONAL HERITAGE, INC.**  
**CASE NO. : 98-02675-g-ATS**

CGU INSURANCE COMPANY

*Eloise B. Farnsworth*ELOISE B. FARNSWORTH  
ATTORNEY-IN-FACT*cc: BA 3/15/01 Arn*

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# CGU Insurance

## Power of Attorney

GA SB 9903778

KNOW ALL MEN BY THESE PRESENTS, that the CGU INSURANCE COMPANY, a corporation duly organized and existing under the laws of the Commonwealth of Pennsylvania, and having its principal office in the City of Boston, Massachusetts, hath made, constituted and appointed, and does by these presents make and constitute and appoint: R. Tucker Fitz-Hugh, Clark P. Fitz-Hugh, Darlene A. Bornt, Alfred Westergard, Jr., Eloise B. Farnsworth, Linda A. Bourgeois, Katherine B. Werner, William R. Eustis, Candice T. Gros, Elizabeth C. Labat, Catherine C. Kehoe—

each of them its true and lawful Attorney-in-Fact, to make, execute, seal and deliver for and on its behalf as surety any and all bonds or undertakings, provided that no bond or undertaking executed under this authority shall exceed in amount the sum of:

**ONE HUNDRED MILLION DOLLARS**

**(\$100,000,000.00)**

and the execution of such bonds or undertakings in pursuance of these presents, shall be binding upon said Company as fully and amply, to all intents and purposes, as if such bonds were signed by the President, sealed with the corporate seal of the Company, and duly attested by its Assistant Secretary, hereby ratifying and confirming all the acts of said Attorney-in-Fact pursuant to the power herein given. This Power of Attorney is made and executed pursuant to and by authority of the following resolutions adopted by the Board of Directors of the CGU INSURANCE COMPANY at a meeting duly called and held on the second day of November, 1998:

"Resolved: That the President, or any Vice-President, or any Assistant Vice-President, may execute for and in behalf of the company any and all bonds, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof, the same to be attested when necessary and the seal of the company affixed thereto by the Secretary, or any Assistant Secretary; and that the President, or any Vice-President, or Assistant Vice-President, may appoint and authorize an Attorney-in-Fact to execute on behalf of the company any and all such instruments and to affix the seal of the company thereto; and that the President, or any Vice-President, or any Assistant Vice-President, may at any time remove, any such Attorney-in-Fact and revoke all power and authority given to any such Attorney-in-Fact."

"Resolved: That the Attorneys-in-Fact may be given full power and authority to execute for and in the name and on behalf of the company any and all bonds, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof, and any such instrument executed by any such Attorney-in-Fact shall be as binding upon the company as if signed by the President and sealed and attested by the Secretary, and, further, Attorneys-in-Fact are hereby authorized to verify any affidavit required to be attached to bonds, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof, and are also authorized and empowered to certify to a copy of any of the by-laws of the company as well as any resolution of the Directors having to do with the execution of bonds, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof, and to certify copies of the Power of Attorney or with regard to the powers of any of the officers of the company or of Attorneys-in-Fact."

This power of attorney is signed and sealed by facsimile under the authority of the following Resolution adopted by the Directors of the CGU INSURANCE COMPANY at a meeting duly called and held on the second day of November, 1998:

"Resolved: That the signature of the President, or any Vice-President, or any Assistant Vice-President, and the signature of the Secretary or any Assistant Secretary and the Company Seal may be affixed by facsimile to any power of attorney or to any certificate relating thereto appointing Attorney-in-Fact for purposes only of executing and attesting any bond, undertaking, recognizance or other written obligation in the nature thereof, and any such signature and seal where so used, being hereby adopted by the company as their original signature of such officer and the original seal of the company, to be valid and binding upon the company with the same force and effect as though manually affixed."

IN WITNESS WHEREOF, the CGU INSURANCE COMPANY, has caused these presents to be signed by its Vice-President and its corporate seal to be hereto affixed, duly attested by its Assistant Secretary on the 17th day of JULY 2000

CGU INSURANCE COMPANY

Attest:

*James E. Carroll*  
James E. Carroll - Assistant Secretary



By

*Stephen J. Trecker*  
Stephen J. Trecker - Vice President

COMMONWEALTH OF PENNSYLVANIA  
PHILADELPHIA COUNTY

On this \_\_\_\_\_ day of \_\_\_\_\_, before me personally came Stephen J. Trecker, Vice-President and James E. Carroll, Assistant Secretary of the CGU INSURANCE COMPANY, to me personally known to be the individuals and officers described in and who executed the preceding instrument, and they acknowledged the execution of the same, and being by me duly sworn, severally and each for himself depose and sayeth that they are the said officers of the Company aforesaid, and that the seal affixed to the preceding instrument is the corporate seal of said Company and that the said corporate seal and their signatures as such officers were duly affixed and subscribed to the said instrument by the authority at direction of the said Company.



CERTIFICATE

*Patricia Rampson*  
Patricia Rampson - Notary Public  
(My Commission expires December 2, 2002)

I, the undersigned, Assistant Secretary of the CGU INSURANCE COMPANY, a Pennsylvania Corporation, do hereby certify that the foregoing power of attorney is in full force and has not been revoked, and furthermore, that the Resolutions of the Board of Directors set forth in the power of attorney are now in force.

Signed and sealed. Dated \_\_\_\_\_ day of \_\_\_\_\_



*James E. Carroll*  
James E. Carroll - Assistant Secretary

This Power of Attorney may not be used to

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